

In re:
Michael Lim
Debtor

Case No. 25-10804-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Feb 28, 2025

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2025:

Recip ID	Recipient Name and Address
db	Michael Lim, 203 Signal Hill Ct N, North Wales, PA 19454-2093
14982785	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Mar 01 2025 01:46:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ EDI: BRWSEITZER	Mar 01 2025 05:43:00	ROBERT W. SEITZER, 1900 Spruce Street, Philadelphia, PA 19103-6605
smg	Email/Text: megan.harper@phila.gov	Mar 01 2025 01:47:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 01 2025 05:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 01 2025 01:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Mar 01 2025 01:47:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14982772	EDI: GMACFS.COM	Mar 01 2025 05:43:00	Ally Financial, Inc, 500 Woodward Ave, Detroit, MI 48226-3416
14982773	EDI: CAPITALONE.COM	Mar 01 2025 05:43:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14982773	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 01 2025 03:13:06	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14982774	+ EDI: AISACG.COM	Mar 01 2025 05:43:00	Capital One Auto Finance, c/o Ais Portfolio Services, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14982774	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 01 2025 02:09:02	Capital One Auto Finance, c/o Ais Portfolio Services, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14982775	EDI: CITICORP	Mar 01 2025 05:43:00	Department Store National Bank/Macy's, Attn: Bankruptcy 9111 Duke Boulevard, Mason, OH 45040
14982776	Email/Text: collecadminbankruptcy@fnni.com		

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Feb 28, 2025

Form ID: 309A

Total Noticed: 21

		Mar 01 2025 01:46:00	Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
14982777	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Mar 01 2025 01:47:00	Hyundai Motor Finance, Attn: Bankruptcy, PO Box 20829, Fountain Valley, CA 92728-0829
14982778	EDI: IRS.COM	Mar 01 2025 05:43:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14982779	Email/Text: fesbank@attorneygeneral.gov	Mar 01 2025 01:47:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14982780	EDI: PENNDEPTREV	Mar 01 2025 05:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14982780	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 01 2025 01:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14982781	^ MEBN	Mar 01 2025 00:42:39	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14982782	Email/Text: collbkntices@sccu.com	Mar 01 2025 01:47:00	Space Coast Credit Union, Attn: Bankruptcy 8045 N Wickham Road, Melbourne, FL 32940-7920
14982783	Email/Text: dbogucki@trumark.org	Mar 01 2025 01:47:00	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Ft Washington, PA 19034-2701
14982784	Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 01 2025 01:47:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14982786	Email/Text: collectionsoperationsgroup@vystarcu.org	Mar 01 2025 01:47:00	Vystar Credit Union, Attn: Bankruptcy, PO Box 45085, Jacksonville, FL 32232-5085

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14982787	*P++	VYSTAR CREDIT UNION, PO BOX 45085, JACKSONVILLE FL 32232-5085, address filed with court:, VyStar Credit Union, Attn: Bankruptcy, PO Box 45085, Jacksonville, FL 32232

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2025

Signature: /s/Gustava Winters

Information to identify the case:		
Debtor 1:	Michael Lim	Social Security number or ITIN: xxx-xx-7068
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 7 2/27/25
Case number:	25-10804-pmm	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20

****Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael Lim	
2. All other names used in the last 8 years		
3. Address	203 Signal Hill Ct N North Wales, PA 19454-2093	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	ROBERT W. SEITZER 1900 Spruce Street Philadelphia, PA 19103	Contact phone 215-510-7508 Email: rseitzer@karalislaw.com

For more information, see page 2 >

Debtor **Michael Lim**

Case number **25-10804-pmm**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 2/28/25
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 7, 2025 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (445) 205-3833, Enter Meeting ID 491 091 4076, and Passcode 6690263125 For additional meeting info. go to https://www.justice.gov/ust/moc
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 6/6/25 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	